

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Dorian L. Harris
Debtor

Case No. 14-18499-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db
13436433 Dorian L. Harris, 21 Cornell Road, Bala Cynwd, PA 19004-2104
+Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13411054 +Lower Merion Township, Township Administration Building, Office of Town Manager,
75 East Lancaster Avenue, Ardmore, PA 19003-2376
13423433 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
13411059 +Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
13485102 Ronald G. McNeil, Esquire, 1333 Race Street, Philadelphia, PA 19107-1585

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:18 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2020 04:21:04 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13431191 +EDI: CINGMIDLAND.COM Jun 02 2020 07:58:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
13478191 EDI: BECKLEE.COM Jun 02 2020 07:58:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13419487 EDI: AIS.COM Jun 02 2020 07:58:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13496747 +E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:18
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13411049 EDI: IRS.COM Jun 02 2020 07:58:00 Internal Revenue Service, Bankruptcy Division,
P.O. Box 7346, Philadelphia, PA 19101-7346
13411053 E-mail/Text: pslater@langleyfcu.org Jun 02 2020 04:21:30 Langley F.C.U., P.O. Box 120128,
Newport News, VA 23612-0128
13475579 EDI: NAVIENTFKASMSERV.COM Jun 02 2020 07:58:00 Navient Solutions, Inc.,
Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
13478539 EDI: PRA.COM Jun 02 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13427665 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2020 04:20:38
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946
13463955 EDI: WFFC.COM Jun 02 2020 07:58:00 Wells Fargo Bank, N.A., Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13478192* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13995323* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
13414630 ##JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
Rochester, MI 48308-0730

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Stacey
Form ID: 3180W

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Total Noticed: 18

Date Rcvd: Jun 01, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor LSF9 Master Participation Trust ecfmail@mw-c-law.com,
ecfmail@ecf.courtdrive.com
CAROL E. MOMJIAN on behalf of Creditor Commonwealth of PA, Department of Revenue
cmomjian@attorneygeneral.gov
DENISE ELIZABETH CARLON on behalf of Creditor LSF9 Master Participation Trust
bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ on behalf of Creditor Philadelphia Federal Credit Union
jschwartz@mesterschwartz.com
JENIECE D. DAVIS on behalf of Creditor Seterus, Inc. as the authorized servicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc
Jeniece@MVRLAW.COM, bonnie@mvrlaw.com
JEROME B. BLANK on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
JOSHUA I. GOLDMAN on behalf of Creditor Federal National Mortgage Association (FNMA)
Josh.Goldman@padgettllawgroup.com
JOSHUA I. GOLDMAN on behalf of Creditor Federal National Mortgage Association (Fannie Mae),
creditor c/o Seterus, Inc. Josh.Goldman@padgettllawgroup.com
KEVIN M. BUTTERY on behalf of Creditor LSF9 Master Participation Trust kbuttery@rascrane.com
RONALD G. MCNEIL on behalf of Debtor Dorian L. Harris r.mcneill@verizon.net
SARAH K. MCCAFFERY on behalf of Creditor LSF9 Master Participation Trust, by Caliber Home
Loans, Inc., solely in its capacity as Servicer sarah.mccaffery@powerskirn.com
THOMAS I. PULEO on behalf of Creditor Caliber Home Loans, Inc., as Servicer for LSF9 Master
Participation Trust tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

Information to identify the case:

Debtor 1	<u>Dorian L. Harris</u>	Social Security number or ITIN	xxx-xx-5222
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-18499-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dorian L. Harris

6/1/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.